

DISCOVERY CALL SCRIPT (MFL)

Let me ask you this first — what about your current mortgage situation made this worth checking out?

Was it more about saving money on interest, paying it off faster... or a bit of both for ya?

(They answer)

Got it — that makes sense. Most people try to solve that by either paying extra or focusing on the rate... but that's usually not where the real leverage is.

It really comes down to how the loan is structured.

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Most people think the issue with their mortgage is the rate — it's actually the structure.

Early on, most of your payments go toward interest, not the balance.

So even if you're making extra payments, you're not reducing as much interest as you'd expect.

What we do is restructure how the loan works so your cash flow hits the balance more aggressively — which is why some people can cut years off their mortgage.

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Now before I go any further, I just want to make sure this is even a fit.

If it's not, I'll tell you straight up so we don't waste time. Fair?

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Just ballpark is fine—

Do you know roughly where your credit score is?

About what do you think your home is worth today?

And about how much do you still owe on it?

How many years roughly do you have left on the mortgage?

And would you say you usually have money left over each month, or is it pretty tight?

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Got it — the reason I ask is because typically we're looking for:


- 640+ credit in Texas / 680+ elsewhere
- Around 15–20% equity
- And some consistent leftover income each month

If you are not a good fit here, we have other solutions we can offer to help protect your home and/or pay the mortgage off early.

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IF NOT QUALIFIED

But qualifies for DFL (Debt Free Life) [DFL Pathfinder](#)

Is **NOT making overpayments** and would **not** qualify for DFL

Pivot to the Mortgage Protection Close  Mortgage protection script

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IF QUALIFIED:

Okay — based on what you told me, this actually could make sense for you.

When it fits, people are typically able to:

- cut years off their mortgage
- save a good amount in interest
- and still keep access to their money

But it all comes down to the numbers.

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So the next step is a quick Zoom where we can:

- map out your exact situation
- show you the numbers
- and see if it actually makes sense

If it doesn't, no problem.

If it does, then you've got something real to look at.

Do you have more availability earlier in the week or later?